

Socially Conscious Balanced Option



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Socially Conscious Balanced Option information relating to holdings prepared to satisfy RIAA responsible investment disclosure standards.

Holdings as at 31 December 2024

Fixed Income

Typically refers to loans to a government or company.

Community Capital Credit Fund
(Private Fixed Income)

A2A S.p.A.

AB SKF

Adif Alta Velocidad

AIB Group PLC

Alexandria Real Estate Equities, Inc.

Alliander N.V.

American Water Capital Corp.

Aquafin N.V.

Australia & New Zealand Banking
Group Ltd.

Autoliv, Inc.

Banco Bilbao Vizcaya Argentaria S.A.

Bank of America NA

Bank of Nova Scotia

Banque Federative du Credit
Mutuel S.A.

Bazalgette Finance PLC

Belgian Federal Government

Berlin Hyp AG

Caisse d'Amortissement de la
Dette Sociale

CaixaBank, S.A.

Caja Rural de Navarra SCC

Cassa Depositi e Prestiti SpA

City of New York Bonds

Commonwealth Bank of Australia

Cooperatieve Rabobank U.A.

Credit Mutuel Arkea S.A.

Denso Corp.

DIGITAL DUTCH FINCO BV

DNB Bank ASA

Dominican Republic International
Bonds

Ellevio AB

ERG SpA

EUROFIMA

European Investment Bank

European Union

Export-Import Bank of Korea

Federal Home Loan Mortgage Corp.

Federal National Mortgage
Association

France Government

GELF Bond Issuer I S.A.

Government of Spain

Government of the Netherlands

Great Portland Estates

Green Lion BV

HSBC Bank Australia Bonds

Industrial Bank of Korea

ING Bank (Australia) Bonds

ING Groep N.V.

Inter-American Development Bank

International Development
Association

Intesa Sanpaolo S.p.A.

Ivory Coast Government International
Bonds

Japan Finance Organization for
Municipalities

Japan Housing Finance Agency

Johnson Controls International PLC

KBC Group N.V.

KFW Government Guarantee

Kommunalbanken AS

Korea Housing Finance Corp.

Landesbank Baden-Wuerttemberg

LG Energy Solution Ltd.

Macquarie Bank Ltd.

MAF Sukuk Ltd.

Micron Technology, Inc.

Mizuho Bank Ltd.

MTR Corp. Ltd.

MUFG Bank Ltd.

National Australia Bank Ltd.

National Grid Electricity
Transmission PLC

National Grid North America, Inc.

New South Wales Treasury Corp.

Norddeutsche Landesbank-
Girozentrale

Norfina Bonds

NTT Finance Corp.

Prologis International Funding II S.A.

Province of Ontario

Province of Quebec

Queensland Treasury Corp.

This is general information only. It's not based on your personal objectives, financial situation or needs. So think about those things and read the relevant Product Disclosure Statement and Target Market Determination at art.com.au/pds before you make any decision about our products. And if you're still not sure, talk with a financial adviser about whether our products are right for you.

We issue this information and all Australian Retirement Trust products. When we say 'we', 'us' or 'the Trustee', we mean Australian Retirement Trust Pty Ltd (ABN 88 010 720 840, AFSL 228975), trustee of Australian Retirement Trust (ABN 60 905 115 063) ('the Fund' or 'ART').

Romania Government International Bonds
 Scottish Hydro Electric Transmission PLC
 Shinhan Bank Co. Ltd.
 Skandinaviska Enskilda Banken AB
 Standard Chartered Bank
 Star Energy Geothermal Darajat II/
 Star Energy Geothermal Salak
 Statkraft AS
 Sumitomo Mitsui Banking Corp.
 Svenska Handelsbanken AB
 Swire Properties MTN Financing Ltd.
 Terna S.p.A.
 Tokyo Metro Co., Ltd.
 Toyota Motor Corp.
 Transpower New Zealand Ltd.
 Tritax Big Box REIT PLC
 Tritax EuroBox PLC
 U.K. Gilts
 UBS AG
 United Overseas Bank Ltd.
 Vantage Data Centers Jersey Borrower SPV Ltd.
 Vasakronan AB
 Vena Energy Capital Pte Ltd.
 Verizon Communications, Inc.
 Vesteda Finance BV
 Vonovia SE
 Westpac Banking Corp.
 World Bank Group

Infrastructure

Includes assets that help governments and communities operate.

ElectraNet
 FiberLight, LLC
 Healthcare of New Zealand Holdings Ltd.
 Land Services SA

Land Services WA
 Macquarie Asia Infrastructure Fund II
 MIP V RF Partners L.P.
 Partners Group Daintree Infrastructure Co-Invest, L.P.
 Tower Infrastructure Trust

Listed Equity

Shares in companies that are listed on an exchange.

Accent Group Ltd.
 Adobe, Inc.
 Advanced Micro Devices, Inc.
 AGCO Corp.
 Agilent Technologies, Inc.
 AIA Group Ltd.
 Alphabet, Inc.
 ALS Ltd.
 Amazon.com, Inc.
 Amcor PLC
 American Tower Corp. REIT
 American Water Works Company, Inc.
 Apple, Inc.
 Arch Capital Group Ltd.
 Asics Corp.
 ASML Holding N.V.
 AstraZeneca PLC
 ASX Ltd.
 Australia and New Zealand Banking Group Ltd.
 Automatic Data Processing, Inc.
 Bancolumbia S.A.
 Bank of America Corp.
 Bapcor Ltd.
 Bega Cheese Ltd.
 Bendigo & Adelaide Bank Ltd.
 Best Buy Co., Inc.
 Boston Scientific Corp.
 Brambles Ltd.
 Breville Group Ltd.

Broadcom, Inc.
 Capital One Financial Corp.
 Cencosud S.A.
 China Mengniu Dairy Company Ltd.
 Citigroup, Inc.
 Cochlear Ltd.
 Collins Foods Ltd.
 Commonwealth Bank of Australia
 Companhia de Saneamento Basico do Estado de Sao Paulo
 Computershare Ltd.
 Costco Wholesale Corp.
 CRH PLC
 CSL Ltd.
 Dell Technologies, Inc.
 Deterra Royalties Ltd.
 Deutsche Telekom AG
 Dexus Property Group REIT
 Eli Lilly & Co.
 Empresas CMPC S.A.
 EssilorLuxottica S.A.
 Evolution Mining Ltd.
 Experian PLC
 Fast Retailing Co., Ltd.
 FedEx Corp.
 Fibra Uno Administracion S.A. De C.V. REIT
 Fomento Economico Mexicano S.A.B. de C.V.
 Fortescue Ltd.
 FUJIFILM Holdings Corp.
 G8 Education Ltd.
 General Mills, Inc.
 Goodman Group REIT
 GPT Group REIT
 Grafton Group PLC
 Greggs PLC
 Growthpoint Properties Ltd. REIT
 Harvey Norman Holdings Ltd.
 Helia Group Ltd.
 Hitachi Ltd.
 Honda Motor Co. Ltd.

Hong Kong Exchanges & Clearing Ltd.
Hubbell, Inc.
iA Financial Corp., Inc.
ICICI Bank Ltd.
IGO Ltd.
Illinois Tool Works, Inc.
Iluka Resources Ltd.
Insurance Australia Group Ltd.
Intuitive Surgical, Inc.
IPH Ltd.
IRESS Ltd.
Kemira OYJ
KLA Corp.
Lam Research Corp.
Lovisa Holdings Ltd.
LPL Financial Holdings Inc.
Lynas Rare Earths Ltd.
M&T Bank Corp.
Macquarie Group Ltd.
Magna International, Inc.
Manulife Financial Corp.
McMillan Shakespeare Ltd.
MercadoLibre, Inc.
Merck & Co., Inc.
MetLife, Inc.
Microsoft Corp.
Mineral Resources Ltd.
Mirvac Group REIT
Monadelphous Group Ltd.
National Australia Bank Ltd.
National Storage REIT
NEC Corp.
Nestle India Ltd.
Nestle S.A.
Netflix, Inc.
Nine Entertainment Co. Holdings Ltd.
Nintendo Co. Ltd.
Norsk Hydro ASA
Northern Star Resources Ltd.
Novo Nordisk A/S

Nucor Corp.
NVIDIA Corp.
Orora Ltd.
Perenti Ltd.
Pfizer, Inc.
Ping An Insurance Group Co. of China Ltd.
Popular, Inc.
Premier Investments Ltd.
Pro Medicus Ltd.
Procter & Gamble Company
Prudential PLC
Prysmian S.p.A.
Public Storage REIT
QBE Insurance Group Ltd.
QUALCOMM, Inc.
Qube Holdings Ltd.
Ramelius Resources Ltd.
Reece Ltd.
Regeneron Pharmaceuticals, Inc.
Reliance Worldwide Corp. Ltd.
Reliance, Inc.
Roche Holding AG
Samsung Electronics Co. Ltd.
Sandfire Resources Ltd.
SAP SE
Scentre Group REIT
SGH Ltd.
Sims Ltd.
SpareBank 1 SMN
Sumitomo Mitsui Financial Group, Inc.
Super Retail Group Ltd.
Taiwan Semiconductor Manufacturing Co Ltd.
Telstra Group Ltd.
The Walt Disney Company
Thermo Fisher Scientific, Inc.
Torex Gold Resources, Inc.
Toyota Motor Corp.
Tractor Supply Co.
UnitedHealth Group, Inc.

Vertex Pharmaceuticals, Inc.
Vinci S.A.
Visa, Inc.
Weichai Power Co. Ltd.
WESCO International, Inc.
Wesfarmers Ltd.
Westpac Banking Corp.
Wienerberger AG
Xero Ltd.
Zhejiang Expressway Co. Ltd.
Zoetis, Inc.
Zurich Insurance Group Ltd.

Private Equity

Shares in companies that are not publicly traded.

NB Private Equity Impact Fund L.P.
Partners Group Gondwana - Infrastructure, L.P.
Partners Group Gondwana - Private Equity, L.P.

Property

Investments in real estate assets and strategies that may include office buildings, shopping centres, industrial warehouses, and residential housing. Investments in property include investment in property operating platforms that both own and operate property assets.

1745 Office Holdings, LLC
ART ISPT HEAD TRUST
Artistic Steps Investments SMA LLC
Barwon Institutional Healthcare Property Fund
Berkshire Bridge Loan Investors I L.P.

Berkshire Bridge Loan Investors II L.P.	Lone Star Real Estate Fund IV L.P.
Berkshire Bridge Loan Investors-MF1 III-A L.P.	Lone Star Real Estate Fund V L.P.
Berkshire Multifamily Debt Fund II L.P.	Mirvac Industrial Venture
Berkshire Multifamily Debt Fund III L.P.	Mirvac Wholesale Office Fund
Berkshire Value Fund V L.P.	Pellicano Property Trust 3
Bravern Office Holdings, LLC	QI Terminal Investor REIT, LLC
BVF V Columbus Co-Investment L.P.	QIC Australia Core Plus Fund
BVF V Journey Co-Investment L.P.	QIC International Property Fund
BVF V W3 Co-Investment II L.P.	QIC Property Fund
Carnegie Catalyst Healthcare Real Estate Trust	QS 3 63G Trust
CBRE Asia Value Partners IV	QS Property Trust No.1
Charter Hall Prime Office Fund	QSSA ATCAP Logistics Upper REIT LLC
Dexus Wholesale Property Fund	QSSA JV UK Logistics L.P.
Dexus Wholesale Shopping Centre Fund	QSSA QBL 1 Holdings LLC
Discovery Holdings Parks Pty Ltd	Russell Global Property Fund I
EHP II PA L.P.	Smart Markets Fund L.P.
European Real Estate Holdings LLC	Stepstone Real Estate Partners IV
Eveleigh Trust 2	StepStone Real Estate V
Goodman Australia Industrial Partnership	Sunbridge Investments LLC
GPT Wholesale Office Fund	Sunman Europe Parallel SCSp
GPT Wholesale Shopping Centre Fund	Sunman Europe SCSp
Heitman Value Partners III L.P.	Sunman II LLC
Heitman Value Partners IV L.P.	Sunman III LLC
Heitman Value Partners V L.P.	Sunman LLC
Hulk Logistics Investments Holdings Ltd	Sunstone Real Estate L.P.
ICG-Longbow UK Real Estate Debt Fund III	Sunsuper Asia Co-investment Pte Ltd
Investa Commercial Property Fund	Sunvac Locomotive Trust
ISPT Core Fund	Teays River Investments LLC
Jamestown Premier Property Fund (Class Q), L.P.	
Lend Lease Australian Prime Property Fund Industrial	
Lend Lease Australian Prime Property Fund Retail	
Lone Star Real Estate Fund II L.P.	
Lone Star Real Estate Fund III L.P.	